NEW YORK

SBA DECLARATION #R105 -- MILITARY RESERVIST ECONOMIC INJURY DISASTER LOAN PROGRAM

Small businesses employing military reservists may apply for economic injury disaster loans if those employees are called up to active duty during a period of military conflict existing on or after March 24, 1999 and those employees are essential to the success of the small business daily operations. The filing period for small businesses to apply for economic injury loan assistance under the Military Reservist Economic Injury Disaster Loan Program (MREIDL) begins the date the essential employee is ordered to active duty and ends on the date 90 days after the essential employee is discharged or released from active duty.

For further information call SBA at 1-800-659-2955.

SBA DECLARATION #10115/10116 — SEVERE STORMS AND FLOODING

Homeowners, renters, business owners and nonprofit organizations in Broome, Chenango, Cortland, Delaware, Orange, Rensselaer, Schenectady, Schoharie, Sullivan, Tioga and Ulster counties in the State of New York are eligible to apply for an SBA disaster loan to cover physical losses resulting from the severe storms and flooding that occurred April 2 through April 4. Economic Injury Disaster Loans (EIDLs) are available to small businesses located in the primary counties, as well as the contiguous counties of Albany, Cayuga, Chemung, Columbia, Dutchess, Greene, Madison, Montgomery, Onondaga, Otsego, Putnam, Rockland, Saratoga, Tompkins and Washington in the State of New York; Berkshire in the State of Massachusetts; Passaic and Sussex in the State of New Jersey; Bradford, Pike, Susquehanna and Wayne counties in the Commonwealth of Pennsylvania; and Bennington in the State of Vermont. However, to be eligible for consideration under the SBA disaster program, losses sustained must be the result of the severe storms and flooding.

The deadline for filing Physical loan applications expired June 20, 2005.

The deadline for filing EIDLs is January 19, 2006.

For further information, please call 1-800-659-2955.

SBA DECLARATION #10113/10114 — SEVERE STORMS AND FLOODING

Economic Injury Disaster Loans (EIDLs) are available to small businesses located in Bronx, New York, Orange, Rockland and Westchester counties in the State of New York. These loans are intended to cover financial losses resulting from damage caused by severe storms and flooding occurring April 1 through April 3. However, to be eligible for consideration under the SBA disaster program, losses sustained must be the result of the severe storms and flooding. These counties are eligible because they are contiguous to one or more primary counties in the State of New Jersey.

The deadline for filing EIDLs is January 19, 2006.

For further information, please call 1-800-659-2955.

SBA DECLARATION #10111/10112 -- FLOODING

Economic Injury Disaster Loans (EIDLs) are available to small businesses located in Broome, Chemung, Delaware, Orange, Sullivan and Tioga counties in the State of New York. These loans are intended to cover financial losses resulting from damage caused by flooding occurring April 2 and April 3. However, to be eligible for consideration under the SBA disaster program, losses sustained must be the result of the flooding. These counties are eligible because they are contiguous to one or more primary counties in the Commonwealth of Pennsylvania.

The deadline for filing EIDLs is January 11, 2006.

For further information, please call 1-800-659-2955.

SBA DECLARATION #10105 — ABNORMALLY WET WEATHER PATTERN

Small, non-farm, agriculture dependent businesses and small agricultural cooperatives in Dutchess, Putnam and Westchester counties in New York are eligible to apply for SBA Economic Injury Disaster Loans (EIDLs). These loans are intended to cover financial losses resulting from damage caused by an abnormally wet weather pattern that occurred July 1, 2004 through October 31, 2004 as determined by the Secretary of Agriculture. These counties are eligible because they are contiguous to one or more primary counties in the State of Connecticut.

The deadline for filing EIDLs is November 25, 2005.

For further information, please call 1-800-659-2955.

SBA DECLARATION #10087 — EXCESSIVE RAIN, FLOODING AND FLASH FLOODING, HAIL, HIGH WINDS, LIGHTNING AND LOW TEMPERATURES

Small, non-farm, agriculture dependent businesses and small agricultural cooperatives in various counties in New York, Connecticut, Massachusetts, New Jersey, Pennsylvania and Vermont are eligible to apply for SBA Economic Injury Disaster Loans (EIDLs). These loans are intended to cover financial losses resulting from damage caused by excessive rain, flooding and flash flooding, hail, high winds, lightning and low temperatures that occurred May 1, 2004 and continuing through the end of the 2004 crop year as determined by the Secretary of Agriculture. The declaration designates Albany, Cayuga, Dutchess, Genesee, Livingston, Monroe, Oneida, Orange, Orleans, Rensselaer, Steuben, Sullivan, Ulster, Wayne and Yates in the State of New York as the primary disaster area. The contiguous counties of Allegany, Chemung, Columbia, Cortland, Delaware, Erie, Greene, Herkimer, Lewis, Madison, Niagara, Onondaga, Ontario, Oswego, Otsego, Putnam, Rockland, Saratoga, Schenectady, Schoharie, Schuyler, Seneca, Tompkins, Washington and Wyoming in the State of New York; Fairfield and Litchfield in the State of Connecticut; Berkshire in the Commonwealth of Massachusetts; Passaic and Sussex in the State of New Jersey; Pike, Potter, Tioga and Wayne in the Commonwealth of Pennsylvania; and Bennington in the State of Vermont are also eligible for assistance.

The deadline for filing EIDLs is November 8, 2005.

For further information, please call 1-800-659-2955.

SBA DECLARATION #10076 — EXCESSIVE RAIN, FLOODING, FLASH FLOODING, HAIL, HIGH WINDS AND FROST

Small, non-farm, agriculture dependent businesses and small agricultural cooperatives in various counties in New York, Connecticut, Massachusetts, New Jersey, and Pennsylvania are eligible to apply for SBA Economic Injury Disaster Loans (EIDLs). These loans are intended to cover financial losses resulting from damage caused by excessive rain, flooding, and flash flooding that occurred April 1, 2004 and continuing through the end of the 2004 crop year as determined by the Secretary of Agriculture. The declaration designates Broome, Chemung, Chenango, Columbia, Cortland, Delaware, Dutchess, Genesee, Greene, Livingston, Niagara, Onondaga, Orange, Orleans, Oswego, Putnam, Schenectady, Schoharie, Sullivan, Tioga, Ulster and Westchester in the State of New York as the primary disaster area. The contiguous counties of Albany, Allegany, Bronx, Cayuga, Erie, Jefferson, Lewis, Madison, Monroe, Montgomery, Oneida, Ontario, Otsego, Rensselaer, Rockland, Saratoga, Schuyler, Steuben, Tompkins and Wyoming in the State of New York; Fairfield and Litchfield in the State of Connecticut; Berkshire in the Commonwealth of Massachusetts; Passaic and Sussex in the State of New Jersey; Bradford, Pike, Susquehanna, Tioga and Wayne in the Commonwealth of Pennsylvania are also eligible for assistance.

The deadline for filing EIDLs is October 28, 2005.

For further information, please call 1-800-659-2955.

SBA DECLARATION #10072 — EXCESSIVE RAIN, FLOODING AND FLASH FLOODING

Small, non-farm, agriculture dependent businesses and small agricultural cooperatives in various counties in New York are eligible to apply for SBA Economic Injury Disaster Loans (EIDLs). These loans are intended to cover financial losses resulting from damage caused by excessive rain, flooding, and flash flooding that occurred May 1, 2004 through October 10, 2004. The declaration designates Herkimer, Ontario and Otsego in the State of New York as the primary disaster area. The contiguous counties of Chenango, Delaware, Fulton, Hamilton, Lewis, Livingston, Madison, Monroe, Montgomery, Oneida, Schoharie, Seneca, St. Lawrence, Steuben, Wayne and Yates in the State of New York are also eligible for assistance.

The deadline for filing EIDLs is October 24, 2005.

For further information, please call 1-800-659-2955.

SBA DECLARATION #10050 — EXCESSIVE RAIN, HAIL, FLASH FLOODING, HIGH WINDS, LIGHTNING AND TORNADOES

Small, non-farm, agriculture dependent businesses and small agricultural cooperatives in various counties in New York, Massachusetts, New Jersey, Pennsylvania and Vermont are eligible to apply for SBA Economic Injury Disaster Loans (EIDLs). These loans are intended to cover financial losses resulting from damage caused by excessive rain, hail, flash flooding, high winds, lightning and tornadoes that occurred November 1, 2003 and continuing. The declaration designates Allegany, Cattaraugus, Chautauqua, Clinton, Columbia, Erie, Fulton, Genesee, Greene, Lewis, Monroe, Montgomery, Nassau, Niagara, Oneida, Ontario, Orange, Orleans,

Saratoga, Schuyler, Seneca, Tompkins, Washington, Wayne and Wyoming in the State of New York as the primary disaster area. The contiguous counties of Albany, Cayuga, Chemung, Cortland, Delaware, Dutchess, Essex, Franklin, Hamilton, Herkimer, Jefferson, Schoharie, St. Lawrence, Steuben, Suffolk, Sullivan, Tioga, Ulster, Warren and Yates in the State of New York; Berkshire in the Commonwealth of Massachusetts; Passaic and Sussex in the State of New Jersey; Erie McKean, Pike, Potter and Warren in the Commonwealth of Pennsylvania; and Addison, Bennington, Chittenden, Grand Isle and Rutland in the State of Vermont are also eligible for assistance.

The deadline for filing EIDLs is October 11, 2005.

For further information, please call 1-800-659-2955.

Updated August 17, 2005